

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Edward Pile) Case No. 23-70381-JAD
)
) Chapter 13
Debtor(s).)
X Related to Docs. #15, 27 and 35

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Debtor
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated December 1 2023
Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor(s) Plan payments shall be changed from \$ \$2199.00 to \$2225.00 per Month, effective May 2025; and/or the Plan term shall be changed from _____ months to _____ months.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments,

the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Notice of mortgage payment change dated May 1 2025 Nationstar Mortgage, Attorneys Fee are increased by 1,500.00

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 7th day of May, 2025

Dated: 5/7/2025



United States Bankruptcy Judge
Jeffery A. Deller

Stipulated by:

/s/ Lawrence W. Willis
Lawrence W. Willis
Counsel to Debtor

Stipulated by:

/s/ Jim Warmbrodt
Jim Warmbrodt
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

FILED
5/7/25 8:28 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Edward Pile
Debtor

Case No. 23-70381-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 2

Date Rcvd: May 07, 2025

Form ID: pdf900

Total Noticed: 8

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2025:

Recip ID	Recipient Name and Address
db	+ Edward Pile, 194 Miller Road, Salix, PA 15952-9318

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15657176	Email/Text: bankruptcy@cbtnc.com	May 08 2025 00:02:00	CRESCENT BANK & TRUST, PO BOX 2829, ADDISON, TX 75001
15663604	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 08 2025 00:11:30	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15655825	+ Email/Text: bankruptcy@cbtnc.com	May 08 2025 00:03:00	Crescent Bank, Attn: Bankruptcy, Po Box 61813, New Orleans, LA 70161-1813
15655826	+ Email/Text: bankruptcydpt@mcmcg.com	May 08 2025 00:02:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15655827	+ Email/Text: nsm_bk_notices@mrcooper.com	May 08 2025 00:02:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15673707	Email/Text: nsm_bk_notices@mrcooper.com	May 08 2025 00:02:00	Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
15675018	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 08 2025 00:11:46	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
15663605	*+	Credit Control Collect, 2410 Broad Ave, Altoona, PA 16601-1940
15663606	*+	Crescent Bank, Attn: Bankruptcy, Po Box 61813, New Orleans, LA 70161-1813
15663607	*+	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15663608	*+	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15655824	##+	Credit Control Collect, 2410 Broad Ave, Altoona, PA 16601-1940

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-7

User: auto

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Date Rcvd: May 07, 2025

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Total Noticed: 8

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com
Lawrence Willis	on behalf of Debtor Edward Pile ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Steven K. Eisenberg	on behalf of Creditor NATIONSTAR MORTGAGE LLC seisenberg@sterneisenberg.com bkecf@sterneisenberg.com

TOTAL: 5